

Project Report & CMA Data

M/s Shivam Auto Center

New Delhi

Executive Summary

Business Details	
Name of Business Firm	M/s Shivam Auto Center
Business Industry	Trading
Nature of Business	Petrol Pump and CNG Station
Legal Constitution	Partnership
Address	NH-24, Mayur Vihar, Phase - II New Delhi
Pin Code	110091
Contact Phone	9319974544
Loan Details	
Working Capital CC / OD Details	
Limit Amount Needed	₹ 30,000,000
Interest Rate	11.00%
Term Loan Details	
Loan Amount Needed	₹ 20,000,000
Loan Duration	7 Years
Moratorium Period	6 months
Interest Rate	11.00%

Owner's Details

Mr Sanjay Kumar Singh is the founder/promoter of the Business Firm. The Promoter has already started the business & has done an indepth study of the Project's feasibility. The Business firm has the relevent experience to successfully implement the Project. With the held of the loan funds, the Promoter is confident that they would be able to expand and capture more market share & make sales as provided in the financial projections of this Report

Promoter Name	Sanjay Kumar Singh
Gender	Male
Educational Qualifications	Graduate
Work Experience	7 years & Above
Address	Flat No. 15, Behind Mother Dairy Booth, Lohia Nagar Market, Ghaziabad, U.P -201001
Contact Phone	9319974544

Other Promoters / Owners / Key Person

	Name	Work Experience
Additional Partner 1	Satish Singh	7 years & Above

Partner Profile: Mr. Sanjay Kumar Singh
Name: Mr. Sanjay Kumar Singh
Designation: Partner
Firm Name: M/s Shivan Auto Center
Address: NH, Mayur Vihar Phase II, New Delhi – 110091
Educational Qualification: Graduate
Experience: 15 Years in Fuel Retail & Operations

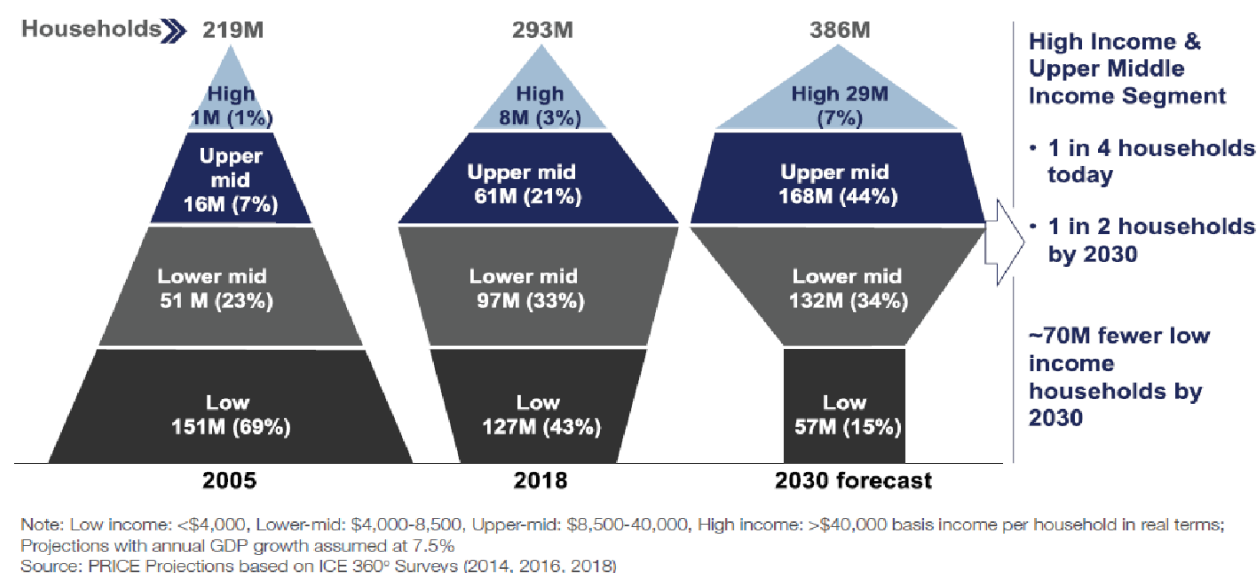
Business Scenario

M/s Shivam Auto Center is doing business of Petrol Pump and CNG Station for quite some time now. The owners and staff have gained relevant expertise, market connects, and business understanding of their product / service. The Business firm and its owners have the relevant expertise & experience to expand this business and make it run as a profitable going concern in years to come.

As per Morgan Stanley Report, India is on track to become the world’s third largest economy by 2027, surpassing Japan & Germany. India’s GDP could more than double from \$3.5 trillion today to surpass \$7.5 trillion by 2031.

As per World Economic Forum (WEF), till 2005, 69% of India’s households were classified as “low income. In the last 13 years, many households have become prosperous middle class. With a steady GDP growth rate of 7.5% a year, by 2030 and 1 in 2 households will be in the high and upper-middle-income segments – up from 1 in 4. The new middle-class households will represent an equal mix of existing households becoming more prosperous & the creation of new households where youngsters are more educated and better employed than their parents.

Additionally, the rural market is now segregating itself into two cohorts – “developed rural” and the “rest of rural India”. Incomes in developed rural areas are already on a par with small towns and vastly higher than the rest of rural India. WEF projections suggest that developed rural India will be home to 240 million consumers by 2030.



India accounts to the second highest population in the world. The Trading business in India is expected to continue to maintain its momentum, driven by economic and social developments and population growth. M/s Shivam Auto Center are already running the trading business of Petrol Pump and CNG Station and till now they have established good vendor network as well as understood the needs and demands of their customers. With the help of this loan, the firm can expand its reach and customer base significantly and improve their margins with high volume. The firm has studied the potential market opportunity and even on a conservative basis they expect to reach profitability in a smooth and sustainable way. Based on market study, the firm expects to achieve the sales and cash flows as detailed in the Projected Financials of this report.

Expected CAGR in Projected Period

9.5%

No. of Employees

10

Our Business

Mission	To become a market leader and provide unmatched value to both its Customers & Employees
Vision	Make continuous improvements in existing processes, invest in innovation & growth, and empower employees to act with ownership for the growth of the business
Values	1. Honour all Promises 2. Encourage Innovation 3. Promote Teamwork 4. Focus on Quality

Our Strategy

M/s Shivam Auto Center have already established their name in the business of Petrol Pump and CNG Station. The Business firm is confident that with the help of loan funds they can easily capture the unserved market and offer more better products / services to their customer base.

By focusing on its Strenghts, Customers, as well as Management Team's Core Values, M/s Shivam Auto Center projects to reach Sales of Rs. 12188 lacs by the year 2031-32, while also improving the profit margins, cash management, and working capital.

The Business firm has thoroughly evaluated the use the loan funds in order to increase its current business operations. The owners are already running the business and have established a reputation in the market. With the help of loan funds, the business firm can leverage its business expertise and network and expand the business to new heights.

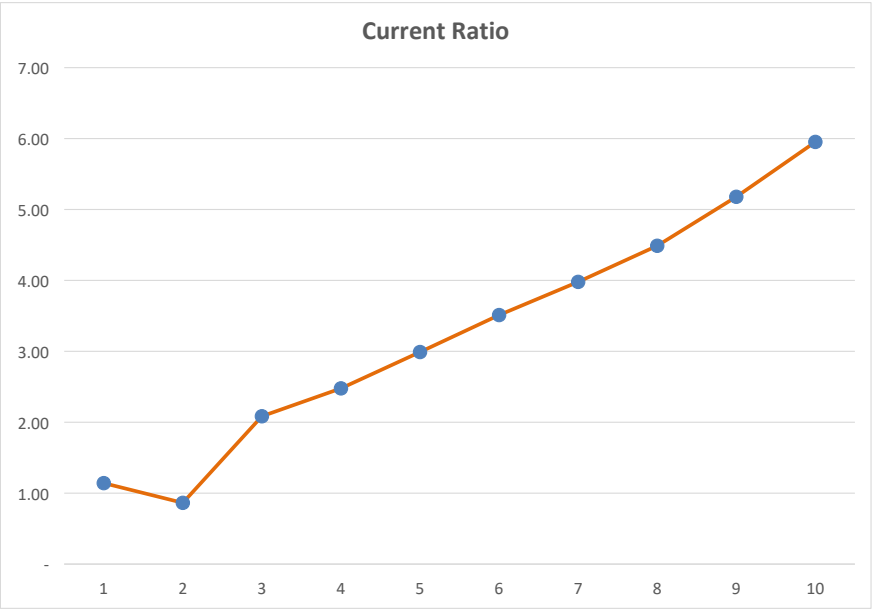
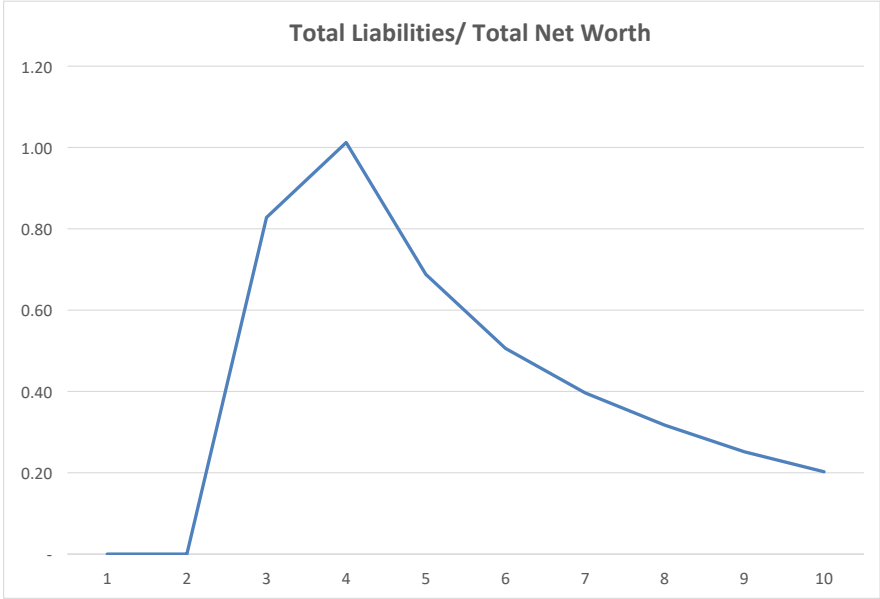
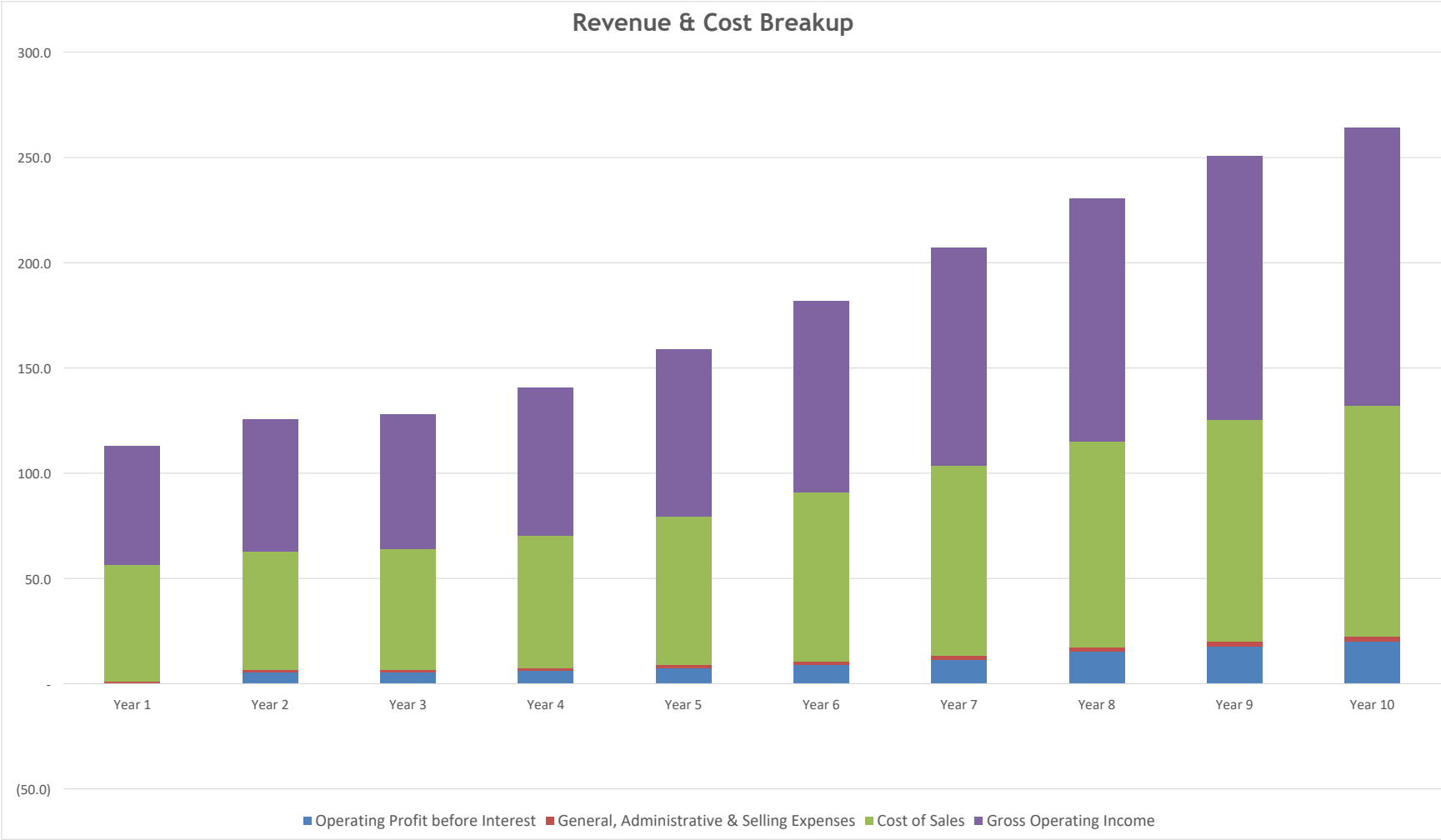
M/s Shivam Auto Center will make a healthy profit for its owners and financiers as well as provide a rewarding work environment for its employees. The Business intends to achieve the Sales and Profit Growth (in the projected financials) by (a) Capturing the Market with better offering and service (b) financing continued growth and development of the Business.

With the help of the working capital limit, the business firm want to increase its business expense spend and/or stock inventory, give better credit terms to debtors, and get better prices from creditors by paying timely. With the help of the Term Loan, the business firm wants to increase its current capacity. The business firm is confident that there is an untapped market and with the help of loan funds they will be able to capture this market gap.

Target Market

Target Customer	Estimated Share in Sales
The business firm already has an existing customer base. We plan to first increase the sales volume with this base by providing better and more variety of products & services	50%
There is demand of our products/services in the local market. We plan to reach these customers also as we are already a established business in the locality and it will be easy to gain trust of these potential customers	40%
Along with existing and local customer base, we plan promote our business online and create awareness and generate demand from other locations as well	10%

Key Data at a Glance



FORM II : OPERATING STATEMENT

M/s Shivam Auto Center

Rs. in Crores

[illegible]

FORM III : ANALYSIS OF BALANCE SHEET

M/s Shivam Auto Center

Rs. in Crores

Sr. No.	Particulars	Audited 2022-23	Audited 2023-24	Following years Estimated / Projected--->							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
1	Current Liabilities										
a	<u>Short term borrowings (including bills purchased, discounted, & excess borrowings placed on repayment basis)</u>										
i	from Applicant Bank	-	-	-	3.0	3.0	3.0	3.0	3.0	3.0	3.0
ii	from Other Banks	-	-	-	-	-	-	-	-	-	-
	sub-total [a(i + ii)]	-	-	-	3.0	3.0	3.0	3.0	3.0	3.0	3.0
b	<u>Other Current Liabilities & Provisions</u>										
i	Sundry Trade Creditors - Indigenous	0.4	0.6	0.7	0.7	0.8	0.9	1.0	1.1	1.2	1.2
ii	Sundry Trade Creditors - Import	-	-	-	-	-	-	-	-	-	-
iii	Advance payments from Customers / Deposits from Dealers / Stockists	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
iv	Provision for Taxation	-	-	1.5	1.6	1.9	2.3	3.1	4.3	5.0	5.7
v	Other Statutory Liabilities (due in 1 year)	1.3	1.6	1.6	1.7	1.9	2.1	2.4	2.6	2.8	2.9
vi	All other current liabilities and provisions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1
	sub-total [b(i to viii)]	1.7	2.3	3.8	4.1	4.7	5.4	6.6	8.1	9.1	9.9
	Total Current Liabilities [1(a+b)]	1.7	2.3	3.8	7.1	7.7	8.4	9.6	11.1	12.1	12.9
2	Term Liabilities										
a	Debentures and Preference Shares	-	-	-	-	-	-	-	-	-	-
b	Secured Term loans (Other)	-	-	-	-	-	-	-	-	-	-
d	Unsecured Term loans (Other)	1.0	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2
e	Term deposits (payable after 1 year)	-	-	-	-	-	-	-	-	-	-
f	Other Long Term liabilities	-	-	-	-	-	-	-	-	-	-
	Sub Total	1.0	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2
g	Long Term loans (Applied/ Proposed)	-	-	-	2.0	1.7	1.5	1.2	0.8	0.4	0.0
	Total Term Liabilities [2(a to g)]	1.0	1.0	0.9	2.8	2.4	2.0	1.6	1.2	0.7	0.2
3	Total Outside Liabilities [1+2]	2.7	3.2	4.7	9.8	10.1	10.5	11.2	12.3	12.8	13.1
4	Net Worth										
a	Capital	-0.7	-1.2	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
b	General reserve	-	-	-	-	-	-	-	-	-	-
c	Revaluation Reserve	-	-	-	-	-	-	-	-	-	-
d	Other reserves	-	-	-	-	-	-	-	-	-	-
e	Subsidy on Loan	-	-	-	-	-	-	-	-	-	-
f	Surplus (+) or deficit (-) in P & L A/c	-	-	3.9	8.0	12.9	19.0	26.6	37.0	49.3	63.2
	Total Net Worth [4(a to f)]	-0.7	-1.2	5.6	9.7	14.7	20.7	28.4	38.8	51.1	64.9
5	Total Liabilities [3+4]	2.1	2.1	10.3	19.5	24.8	31.2	39.6	51.1	63.9	78.0

FORM III : ANALYSIS OF BALANCE SHEET

M/s Shivam Auto Center

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
6	Current Assets										
a	<u>Cash and Cash Equivalents</u>										
i	Cash and bank balances	0.4	0.2	3.5	12.0	16.7	23.7	32.5	42.8	54.7	68.2
ii	Short Term Investments	-	-	-	-	-	-	-	-	-	-
	<i>[Including Fixed Deposits with Banks & Others]</i>										
	<i>sub-total [a(i+ii)]</i>	0.4	0.2	3.5	12.0	16.7	23.7	32.5	42.8	54.7	68.2
b	<u>Trade Receivables</u>										
iii	Export receivables	-	-	-	-	-	-	-	-	-	-
iv	Other receivables	0.5	0.7	0.8	0.9	1.0	1.1	1.3	1.4	1.5	1.6
	<i>sub-total [b(iii+iv)]</i>	0.5	0.7	0.8	0.9	1.0	1.1	1.3	1.4	1.5	1.6
c	<u>Inventory</u>										
i	Raw Materials	-	-	-	-	-	-	-	-	-	-
ii	Work [Stock] in Process	-	-	-	-	-	-	-	-	-	-
iii	Finished Goods	0.6	0.6	2.1	2.9	3.1	2.3	1.0	1.1	1.2	1.3
iv	Stores and Spares	-	-	-	-	-	-	-	-	-	-
	<i>sub-total [c(i to iv)]</i>	0.6	0.6	2.1	2.9	3.1	2.3	1.0	1.1	1.2	1.3
d	Loans and Advances	-	-	-	-	-	-	-	-	-	-
e	Advance payment of taxes	-	-	1.0	1.2	1.5	1.9	2.7	3.6	4.5	5.1
f	Other Current Assets	0.4	0.4	0.5	0.5	0.6	0.7	0.7	0.8	0.8	0.9
	Total Current Assets [6(a to f)]	2.0	2.0	7.9	17.5	22.9	29.6	38.2	49.8	62.8	77.1
7	Fixed Assets										
i	Opening WDV	0.1	0.1	0.1	2.4	2.0	1.8	1.6	1.4	1.3	1.1
ii	Addition during the Year	0.0	-	2.7	0.0	0.1	0.0	0.0	0.1	0.0	0.0
iii	<i>sub-total [i+ii]</i>	0.1	0.1	2.8	2.4	2.1	1.9	1.6	1.5	1.3	1.1
iv	Depreciation	0.0	0.0	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2
	Net Block/WDV [7(iii-iv)]	0.1	0.1	2.4	2.0	1.8	1.6	1.4	1.3	1.1	1.0
8	Other Non-Current Assets										
a	Investments in subsidiary companies / affiliates	-	-	-	-	-	-	-	-	-	-
b	Investment in Fixed Deposits, Mutual Funds, Equity Shares, etc.	-	-	-	-	-	-	-	-	-	-
c	Other Investments	-	-	-	-	-	-	-	-	-	-
d	Security deposits / Tender Deposits	-	-	-	-	-	-	-	-	-	-
e	Other non-current assets	-	-	-	-	-	-	-	-	-	-
	<i>sub-total [8(a to e)]</i>	-	-	-	-	-	-	-	-	-	-
9	Total Non Current Assets [9(7 + 8)]	0.1	0.1	2.4	2.0	1.8	1.6	1.4	1.3	1.1	1.0
10	Intangible Assets (Goodwill, Patent, etc)	-	-	-	-	-	-	-	-	-	-
11	Total Assets [(6+9+10)]	2.1	2.1	10.3	19.5	24.8	31.2	39.6	51.1	63.9	78.0

12	Tangible Net Worth (TNW)	[4-10]	(0.7)	(1.2)	5.6	9.7	14.7	20.7	28.4	38.8	51.1	64.9
13	Net Working Capital	[6-1]	0.2	-0.3	4.1	10.4	15.3	21.2	28.6	38.7	50.7	64.1
14	Current Ratio	[6/1]	1.14	0.86	2.08	2.48	2.99	3.51	3.98	4.49	5.18	5.95
15	Total Outside Liabilities/TNW	[3/12]	-	-	0.83	1.01	0.69	0.51	0.40	0.32	0.25	0.20
16	Total Term Liabilities/TNW	[2/12]	-	-	0.15	0.28	0.17	0.10	0.06	0.03	0.01	0.00

FORM - IV : COMPARATIVE STATEMENT OF CURRENT ASSETS AND CURRENT LIABILITIES

M/s Shivam Auto Center

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
A	CURRENT ASSETS										
1	Raw Materials [Months' Consumption]	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}
2	Stocks in Process [Months' Cost of Production]	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}
3	Finished Goods [Months' Cost of Sales]	0.6 {00.13}	0.6 {00.14}	2.1 {00.44}	2.9 {00.56}	3.1 {00.52}	2.3 {00.34}	1.0 {00.14}	1.1 {00.14}	1.2 {00.14}	1.3 {00.14}
4	Stores and Spares [Months' Consumption]	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}
5	Export Receivables [Months' export sales]	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}	- {00.00}
6	Other Receivables [Months' domestic sales]	0.5 {00.11}	0.7 {00.15}	0.8 {00.15}	0.9 {00.16}	1.0 {00.17}	1.1 {00.16}	1.3 {00.16}	1.4 {00.16}	1.5 {00.16}	1.6 {00.16}
7	Other current assets										
i	Cash & bank balances	0.4	0.2	3.5	12.0	16.7	23.7	32.5	42.8	54.7	68.2
ii	Investments [other than long term]	-	-	-	-	-	-	-	-	-	-
iii	Loans and Advances	-	-	-	-	-	-	-	-	-	-
iv	Advance payment of taxes	-	-	1.0	1.2	1.5	1.9	2.7	3.6	4.5	5.1
v	Other Current Assets	0.4	0.4	0.5	0.5	0.6	0.7	0.7	0.8	0.8	0.9
	Total Current Assets Total A	2.0	2.0	7.9	17.5	22.9	29.6	38.2	49.8	62.8	77.1
B	CURRENT LIABILITIES										
	[Other than bank borrowings for working capital]										
8	Sundry Trade Creditors [Months' purchases]	0.4 {00.08}	0.6 {00.14}	0.7 {00.14}	0.7 {00.14}	0.8 {00.14}	0.9 {00.14}	1.0 {00.14}	1.1 {00.14}	1.2 {00.14}	1.2 {00.14}
9	Advance payments from Customers / Deposits from Dealers / Stockists	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
10	Provision for Taxation	-	-	1.5	1.6	1.9	2.3	3.1	4.3	5.0	5.7
11	Other Statutory Liabilities (due within 1 year)	1.3	1.6	1.6	1.7	1.9	2.1	2.4	2.6	2.8	2.9
12	All other current liabilities and provisions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1
	Total Current Liabilities Total B	1.71	2.28	3.79	4.06	4.67	5.43	6.60	8.10	9.13	9.95

FORM-V: COMPUTATION OF MAXIMUM PERMISSIBLE BANK FINANCE (MPBF)

M/s Shivam Auto Center

Rs. in Crores

		Audited	Audited	Following years Estimated / Projected----							
Sr. No.	Particulars	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
First Method of Lending											
1	Total Current Assets [Total A in Form-IV]	2.0	2.0	7.9	17.5	22.9	29.6	38.2	49.8	62.8	77.1
2	Current Liabilities [Other than bank borrowing] [Total B in Form-IV]	1.7	2.3	3.8	4.1	4.7	5.4	6.6	8.1	9.1	9.9
3	Working Capital Gap [WCG] [1 - 2]	0.2	-0.3	4.1	13.4	18.3	24.2	31.6	41.7	53.7	67.1
4	Minimum Stipulated Net Working Capital [25% of WCG excluding export receivables] [(item 3 above - item no. 5 in Form - IV)*0.25]	0.1	-0.1	1.0	3.4	4.6	6.0	7.9	10.4	13.4	16.8
5	Actual / Projected Net Working Capital [NWC] [13 in Form-III]	0.2	-0.3	4.1	10.4	15.3	21.2	28.6	38.7	50.7	64.1
6	Item no. 3 minus Item no. 4	0.2	-0.2	3.1	10.1	13.7	18.1	23.7	31.3	40.3	50.3
7	Item no. 3 minus Item no. 5	0.0	-	-0.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
8	Maximum permissible bank finance [MPBF] [least of item 6 or 7 above]	0.0	-0.2	-0.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
9	Excess borrowings representing shortfall in NWC [item 4 - item 5]	-	0.2	-	-	-	-	-	-	-	-
Second Method of Lending											
1	Total Current Assets [Total A in Form-IV]	2.0	2.0	7.9	17.5	22.9	29.6	38.2	49.8	62.8	77.1
2	Current Liabilities [other than bank borrowings] [Total B in Form-IV]	1.7	2.3	3.8	4.1	4.7	5.4	6.6	8.1	9.1	9.9
3	Working Capital Gap (WCG) [1- 2]	0.2	-0.3	4.1	13.4	18.3	24.2	31.6	41.7	53.7	67.1
4	Minimum Stipulated Net Working Capital [25% of total Current Assets excluding export receivables] [(1 above - item 5 in Form-IV)*0.25]	0.5	0.5	2.0	4.4	5.7	7.4	9.6	12.5	15.7	19.3
5	Actual / Projected net working capital [13 in Form-III]	0.2	-0.3	4.1	10.4	15.3	21.2	28.6	38.7	50.7	64.1
6	Item no. 3 minus Item no. 4	-0.2	-0.8	2.1	9.1	12.5	16.8	22.1	29.3	38.0	47.9
7	Item no. 3 minus Item no. 5	0.0	-	-0.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
8	Maximum permissible bank finance [MPBF] [least of item 6 or 7 above]	-0.2	-0.8	-0.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
9	Excess borrowings representing shortfall in NWC [item 4 - item 5]	0.2	0.8	-	-	-	-	-	-	-	-

FORM-V: COMPUTATION MPBF AS PER TURNOVER METHOD

M/s Shivam Auto Center

Rs. in Crores

[illegible]

FORM-VI: FUNDS FLOW STATEMENT

M/s Shivam Auto Center

Rs. in Crores

Sr. No.	Particulars	Audited	Following years Estimated / Projected--->							
		2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
A <u>SOURCES OF FUNDS</u>										
	1 Net profit for the year after tax	5.3	3.9	4.1	5.0	6.0	7.6	10.4	12.3	13.8
	2 Depreciation	0.0	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2
	3 Increase in capital	-	2.9	-	-	-	-	-	-	-
	4 Increase in long-term funds / term liabilities	-	-	-	-	-	-	-	-	-
	5 Decrease in fixed assets	-	-	-	-	-	-	-	-	-
	6 Decrease in other non-current assets	-	-	-	-	-	-	-	-	-
	7 Other Increase in term funds	-	-	-	-	0.0	-	-	-	-
T1	Total	5.3	7.2	4.4	5.3	6.3	7.9	10.7	12.4	14.0
B <u>APPLICATION OF FUNDS</u>										
	1 Net loss for the year	-	-	-	-	-	-	-	-	-
	2 Decrease in capital	0.5	-	-	-	-	-	-	-	-
	3 Decrease in long-term funds / term liabilities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
	4 Increase in fixed assets	-	2.7	0.0	0.1	0.0	0.0	0.1	0.0	0.0
	5 Increase in Intangible Assets	-	-	-	-	-	-	-	-	-
	6 Increase in other non-current assets	-	-	-	-	-	-	-	-	-
	7 Dividend payments	-	-	-	-	-	-	-	-	-
	8 Other Decrease in term funds	5.3	-	-	-	-	-	-	-	-
T2	Total	5.8	2.8	0.1	0.2	0.1	0.1	0.2	0.1	0.1
a Long term surplus (+) / deficit (-) [T1-T2]		(0.6)	4.4	4.3	5.1	6.2	7.7	10.5	12.3	13.9
b (Increase) / decrease in current assets *		(0.0)	(5.9)	(9.6)	(5.4)	(6.7)	(8.6)	(11.6)	(13.0)	(14.3)
* as per details given below at "h"										
c Increase / (decrease) in current liabilities other than bank borrowings		0.6	1.5	0.3	0.6	0.8	1.2	1.5	1.0	0.8
d Increase / (decrease) in working capital gap		(0.6)	4.4	9.3	4.8	5.9	7.4	10.1	11.9	13.5
e Net surplus / (deficit)		(0.0)	(0.0)	(5.0)	0.2	0.3	0.3	0.3	0.4	0.4
f Increase / (decrease) bank borrowings		-	-	5.0	(0.2)	(0.3)	(0.3)	(0.3)	(0.4)	(0.4)
g Increase / (decrease) net sales		0.9	2.6	5.8	8.5	10.5	11.5	10.9	9.2	6.2
h Break-up of "b" above:										
(Increase) / decrease in inventory of:										
i Raw materials		-	-	-	-	-	-	-	-	-
ii Work [Stock] in Process		-	-	-	-	-	-	-	-	-
iii Finished Goods		(0.0)	(1.5)	(0.8)	(0.1)	0.8	1.3	(0.1)	(0.1)	(0.1)
iv Stores and Spares		-	-	-	-	-	-	-	-	-
(Increase) / decrease in receivables										
vi Domestic		(0.2)	(0.0)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
vii Export		-	-	-	-	-	-	-	-	-
viii Increase / (decrease) in other current assets		0.2	(4.4)	(8.7)	(5.2)	(7.3)	(9.7)	(11.4)	(12.8)	(14.2)
Net total of [h(i to viii)]		(0.0)	(5.9)	(9.6)	(5.4)	(6.7)	(8.6)	(11.6)	(13.0)	(14.3)

CASH FLOW STATEMENT

M/s Shivam Auto Center

Rs. in Crores

Following years Estimated / Projected--->

[illegible]

RATIO ANALYSIS

M/s Shivam Auto Center

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
A Long-term Solvency Ratios											
1	Debt Equity Ratio	-	-	0.15	0.59	0.37	0.24	0.16	0.11	0.07	0.05
2	Net Worth to Total Assets Ratio	(0.33)	(0.57)	0.55	0.50	0.59	0.66	0.72	0.76	0.80	0.83
3	Fixed Assets to Long Term Funds	0.30	(0.40)	0.37	0.16	0.11	0.07	0.05	0.03	0.02	0.01
4	Interest Coverage	(5.70)	149.47	203.41	11.36	13.85	17.40	23.38	33.99	43.62	55.38
5	Debt Service Coverage	(5.70)	55.65	34.62	6.35	6.45	7.60	9.32	12.42	14.42	16.18
B Short-term Solvency Ratios											
1	Current Ratio	1.14	0.86	2.08	2.48	2.99	3.51	3.98	4.49	5.18	5.95
2	Quick Ratio or Liquid Ratio or Acid Test Ratio	0.78	0.59	1.53	2.06	2.59	3.24	3.87	4.39	5.08	5.85
3	Absolute Liquid Ratio	0.25	0.09	0.92	1.70	2.18	2.81	3.39	3.86	4.51	5.27
C Profitability Ratios											
1	Return on Capital Employed or ROI	-6.43%	255.38%	37.66%	20.94%	20.04%	19.39%	19.29%	20.44%	19.18%	17.74%
2	Gross Profit Margin	1.81%	10.44%	10.44%	10.89%	11.33%	11.78%	12.86%	15.13%	16.08%	17.01%
3	Cash Profit Ratio	-0.20%	8.42%	9.02%	8.57%	9.04%	9.52%	10.65%	12.97%	13.95%	14.91%
4	Operating Profit (<i>before</i> interest) Margin	-0.20%	8.45%	8.42%	8.89%	9.34%	9.80%	10.89%	13.17%	14.13%	15.06%
5	Net Profit Margin	-0.23%	8.39%	6.04%	5.82%	6.24%	6.65%	7.38%	9.06%	9.78%	10.48%
6	Return on Net Worth	19.74%	-445.91%	68.84%	42.13%	33.82%	29.20%	26.94%	26.92%	24.01%	21.34%
D Activity Ratios (on closing value)											
1	Inventory Turnover Ratio (on closing)	90.19	88.25	27.39	21.35	23.01	35.07	87.35	85.62	85.23	85.01
2	Inventory Turnover Period (days)	4.05	4.14	13.33	17.10	15.87	10.41	4.18	4.26	4.28	4.29
3	Debtors Turnover Ratio	111.78	79.57	78.01	75.78	72.33	74.36	75.06	75.78	76.51	77.25
4	Debtors Turnover Period (days)	3.27	4.59	4.68	4.82	5.05	4.91	4.86	4.82	4.77	4.73
5	Creditors Turnover Ratio	144.79	84.65	84.65	84.65	85.51	85.51	86.38	86.82	87.27	87.72
6	Creditors Turnover Period (days)	2.52	4.31	4.31	4.31	4.27	4.27	4.23	4.20	4.18	4.16
7	Fixed Assets Turnover Ratio	527.19	629.92	24.88	31.79	40.25	52.98	68.72	84.09	105.23	126.50
8	Assets Turnover Ratio	27.37	30.43	6.23	3.60	3.21	2.91	2.61	2.26	1.96	1.69
9	Working Capital Turnover Ratio	232.41	(201.77)	15.58	6.74	5.21	4.29	3.62	2.98	2.47	2.06

DSCR WORKING

M/s Shivam Auto Center

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
1	PAT + Depreciation + Interest	-0.1	5.3	4.3	5.0	5.8	6.9	8.4	11.1	12.9	14.4
	a Interest payment	0.0	0.0	0.0	0.6	0.6	0.5	0.5	0.5	0.4	0.4
	b Principal Repayment - Proposed Term Loan	-	-	-	0.1	0.2	0.3	0.3	0.3	0.4	0.4
	c Principal repayment - Other Term Loans		0.06	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
2	Total Repayment during the year	0.0	0.1	0.1	0.8	0.9	0.9	0.9	0.9	0.9	0.9
	DSCR	-5.70	55.65	34.62	6.35	6.45	7.60	9.32	12.42	14.42	16.18

TERM LOAN REPAYMENT SCHEDULE

Term Loan Amount

₹ 20,000,000

Loan O/s after Moratorium Period

₹ 21,125,519

Monthly EMI Amount

₹ 380,295

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	Total Payment	-	-	-	0.2	0.5	0.5	0.5	0.5	0.5	0.5
	Principal portion	-	-	-	0.1	0.2	0.3	0.3	0.3	0.4	0.4
	Interest charged	-	-	-	0.2	0.2	0.2	0.1	0.1	0.1	0.0
	Closing Loan O/s	-	-	-	2.0	1.7	1.5	1.2	0.8	0.4	0.0

WORKING CAPITAL CYCLE

Following trend in working capital cycle is assumed for future growth in sales and increase in profitability. M/s Shivam Auto Center plans to increase its Sales growth by offering better credit terms to buyers and/or stock more inventory. On other hand by paying of its creditors and payables faster, it is expected that better pricing and discount will be available which will help in improving profit margins.

M/s Shivam Auto Center

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following Years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	Inventory Days	4.0	4.1	13.3	17.1	15.9	10.4	4.2	4.3	4.3	4.3
	Debtors Days	3.3	4.6	4.7	4.8	5.0	4.9	4.9	4.8	4.8	4.7
	Other Current Assets Days	2.7	2.7	9.4	9.5	10.4	10.8	12.9	15.5	17.4	18.5
A	Total	10.0	11.4	27.5	31.4	31.3	26.1	22.0	24.5	26.4	27.5
	Creditors Days	2.5	4.3	4.3	4.3	4.3	4.3	4.2	4.2	4.2	4.2
	Other Current Liabilities Days	8.6	10.4	18.9	18.4	18.9	19.5	21.3	24.4	25.7	26.9
B	Total	11.2	14.7	23.2	22.7	23.2	23.7	25.5	28.6	29.8	31.1
	Working Capital Cycle Days (A-B)	-1.15	-3.31	4.25	8.73	8.10	2.41	-3.58	-4.04	-3.43	-3.57

BREAK EVEN SALES

The term “break-even sales” refers to the sales value at which a company earns no profit no loss. In other words, the break-even sales are the amount of revenue that precisely covers the fixed expenses and the variable expenses of a business

M/s Shivam Auto Center

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
A	Revenue Income / Gross Sales	56.5	62.8	64.0	70.3	79.5	90.9	103.5	115.3	125.3	132.1
1	Less: Variable Cost	55.4	56.2	56.9	62.3	70.2	79.9	89.9	97.7	105.0	109.5
B	Operating Profit	1.0	6.6	7.1	8.0	9.3	11.0	13.6	17.7	20.3	22.6
2	Other Costs	1.1	1.2	1.3	1.4	1.6	1.8	2.0	2.3	2.4	2.6
3	Depreciation	0.0	0.0	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2
4	Interest Cost	0.0	0.0	0.0	0.6	0.6	0.5	0.5	0.5	0.4	0.4
C	Total Fixed Costs	1.2	1.3	1.7	2.3	2.5	2.6	2.8	2.9	3.1	3.1
3	Break Even Sales (A*C)/B	63.7	12.4	15.7	20.6	21.0	21.6	21.2	19.2	18.8	18.1

ASSET PURCHASE BREAKUP

Below is an approximate breakup of Assets to be purchased with the proposed Loan Money

Product Description	Category	Quantity	Rate / Unit	Monthly Purchase Value
Plant and Building	Building	1	27000000	27,000,000
Total				27,000,000

SENSITIVITY ANALYSIS

M/s Shivam Auto Center

Scenario 1

Decrease in Sales/Revenue by 10.00%

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
A	Revenue Income / Gross Sales	50.8	56.5	57.6	63.3	71.6	81.8	93.1	103.8	112.8	118.9
1	Less: Variable Cost	55.4	56.2	56.9	62.3	70.2	79.9	89.9	97.7	105.0	109.5
B	Operating Profit	(4.6)	0.3	0.7	1.0	1.4	1.9	3.2	6.1	7.8	9.4
2	Other Costs	1.1	1.2	1.3	1.4	1.6	1.8	2.0	2.3	2.4	2.6
3	Depreciation	0.0	0.0	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2
4	Interest Cost	0.0	0.0	0.0	0.6	0.6	0.5	0.5	0.5	0.4	0.4
C	Total Fixed Costs	1.2	1.3	1.7	2.3	2.5	2.6	2.8	2.9	3.1	3.1
D	Net Operating Profit Before Tax	(5.8)	(1.0)	(1.0)	(1.4)	(1.1)	(0.7)	0.4	3.2	4.8	6.3

Scenario 2

Increase in Variable Cost by 10.00%

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
A	Revenue Income / Gross Sales	56.5	62.8	64.0	70.3	79.5	90.9	103.5	115.3	125.3	132.1
1	Less: Variable Cost	61.0	61.8	62.6	68.5	77.2	87.9	98.9	107.4	115.5	120.4
B	Operating Profit	(4.5)	0.9	1.4	1.8	2.3	3.0	4.6	7.9	9.8	11.7
2	Other Costs	1.1	1.2	1.3	1.4	1.6	1.8	2.0	2.3	2.4	2.6
3	Depreciation	0.0	0.0	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2
4	Interest Cost	0.0	0.0	0.0	0.6	0.6	0.5	0.5	0.5	0.4	0.4
C	Total Fixed Costs	1.2	1.3	1.7	2.3	2.5	2.6	2.8	2.9	3.1	3.1
D	Net Operating Profit Before Tax	(5.7)	(0.4)	(0.3)	(0.6)	(0.1)	0.4	1.8	5.0	6.8	8.6

Scenario 2

Increase in Fixed Cost by 10.00%
(Other than Depreciation & Interest Cost)

Rs. in Crores

Sr. No.	Particulars	Audited	Audited	Following years Estimated / Projected--->							
		2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
A	Revenue Income / Gross Sales	56.5	62.8	64.0	70.3	79.5	90.9	103.5	115.3	125.3	132.1
1	Less: Variable Cost	55.4	56.2	56.9	62.3	70.2	79.9	89.9	97.7	105.0	109.5
B	Operating Profit	1.0	6.6	7.1	8.0	9.3	11.0	13.6	17.7	20.3	22.6
2	Other Costs	1.3	1.4	1.4	1.5	1.7	2.0	2.2	2.5	2.7	2.8
3	Depreciation	0.0	0.0	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2
4	Interest Cost	0.0	0.0	0.0	0.6	0.6	0.5	0.5	0.5	0.4	0.4
C	Total Fixed Costs	1.3	1.4	1.9	2.5	2.6	2.8	3.0	3.2	3.3	3.4
D	Net Operating Profit Before Tax	(0.2)	5.1	5.2	5.5	6.7	8.2	10.6	14.5	17.0	19.3

ASSUMPTIONS

M/s Shivam Auto Center

Apart from the assumptions & methodology stated elsewhere in the report, below are the main assumptions considered in preparation of this project report

Estimated Sales

Increase in Sales capacity, post receipt of funds, alongwith Historical Sales, Market Trends, & Promotional Efforts are considered in determining the Projected Sales

Adjustment for Inflation

In the financial projections, increase in prices due to inflation is taken account for. The yoy Inflation effect is determined considering the present inflation rate and most probable trend in future considering the economic outlook of the country

Line of Business & Taxation

The financial projections are purely made considering the entity will continue to operate in the same line of business and effect of addition of any other product / service line is not considered. The income tax is calculated assuming that the business profits are the only source of income for the entity.

As for the rate of Taxation. Current Taxation rates as per the Income Tax Act, 1961 are considered based on the nature of entity. Additionally, in case of Partnership / LLP entity, effect of probable interest on Parnet's capital (not part of the projected PnL), is considered before arriving at tax cost since it is a allowable expense for Taxation.

Treatment of Subsidy in Projections

In case subsidy is opted, the same is considered to be received in 3rd year from now. As is assumed that once the Loan is sanctioned, the Bank / Lending institution will check whether the subsidy terms & conditions are met with and as a result, the subsidy realisation will take time

Interest Cost in Current Year period

The proposed loan's interest cost for the current year is considered for the balance period of 0 months

Treatment of Intangible Assets / Goodwill

The value of Intangible Assets / Goodwill if any, is ammortised over the projections period.

Business as a Going Concern

While drawing the financial projections, it is assumed that the entity will continue to operate as a going concern, and as a result the relationship with Debtors, Creditors and other outside entity will continue to be as that of a going concern in all projected years.

CONCLUSION

M/s Shivam Auto Center

M/s Shivam Auto Center has already established their business in Petrol Pump and CNG Station. Now they are confident that they can expand the business easily and offer their products and services to more people who need it. As per the financial projections, it is expected that the Business will comfortably reach the below state of profitability by 2031-32

Gross Profit Margin	17.01%
Net Profit Margin	10.48%

M/s Shivam Auto Center, to conclude, wants to run the business of Petrol Pump and CNG Station as a going concern for years and years. The Business Entity has already made lot of efforts in setting up and establishing the business as well as making the financial projections. The entity will make continuous efforts in running a profitable & growing business. Thus with your financial help, we can positively impact the community by providing better products & services as well as create more employment opportunities to the locals

Monthly EMI Schedule for Term Loan

M/s Shivam Auto Center

Month	Opening O/s	Interest Paid	EMI	Principal Paid	Balance O/s
Apr-25	20,000,000	183,333	-	-	20,183,333
May-25	20,183,333	185,014	-	-	20,368,347
Jun-25	20,368,347	186,710	-	-	20,555,057
Jul-25	20,555,057	188,421	-	-	20,743,478
Aug-25	20,743,478	190,149	-	-	20,933,627
Sep-25	20,933,627	191,892	-	-	21,125,519
Oct-25	21,125,519	193,651	380,295	186,644	20,938,874
Nov-25	20,938,874	191,940	380,295	188,355	20,750,519
Dec-25	20,750,519	190,213	380,295	190,082	20,560,438
Jan-26	20,560,438	188,471	380,295	191,824	20,368,614
Feb-26	20,368,614	186,712	380,295	193,582	20,175,031
Mar-26	20,175,031	184,938	380,295	195,357	19,979,674
Apr-26	19,979,674	183,147	380,295	197,148	19,782,527
May-26	19,782,527	181,340	380,295	198,955	19,583,572
Jun-26	19,583,572	179,516	380,295	200,779	19,382,793
Jul-26	19,382,793	177,676	380,295	202,619	19,180,174
Aug-26	19,180,174	175,818	380,295	204,476	18,975,698
Sep-26	18,975,698	173,944	380,295	206,351	18,769,347
Oct-26	18,769,347	172,052	380,295	208,242	18,561,105
Nov-26	18,561,105	170,143	380,295	210,151	18,350,953
Dec-26	18,350,953	168,217	380,295	212,078	18,138,876
Jan-27	18,138,876	166,273	380,295	214,022	17,924,854
Feb-27	17,924,854	164,311	380,295	215,984	17,708,870
Mar-27	17,708,870	162,331	380,295	217,963	17,490,907
Apr-27	17,490,907	160,333	380,295	219,961	17,270,946
May-27	17,270,946	158,317	380,295	221,978	17,048,968
Jun-27	17,048,968	156,282	380,295	224,012	16,824,956
Jul-27	16,824,956	154,229	380,295	226,066	16,598,890
Aug-27	16,598,890	152,156	380,295	228,138	16,370,751
Sep-27	16,370,751	150,065	380,295	230,229	16,140,522
Oct-27	16,140,522	147,955	380,295	232,340	15,908,182
Nov-27	15,908,182	145,825	380,295	234,470	15,673,712
Dec-27	15,673,712	143,676	380,295	236,619	15,437,093
Jan-28	15,437,093	141,507	380,295	238,788	15,198,305
Feb-28	15,198,305	139,318	380,295	240,977	14,957,328
Mar-28	14,957,328	137,109	380,295	243,186	14,714,142
Apr-28	14,714,142	134,880	380,295	245,415	14,468,727
May-28	14,468,727	132,630	380,295	247,665	14,221,063
Jun-28	14,221,063	130,360	380,295	249,935	13,971,128
Jul-28	13,971,128	128,069	380,295	252,226	13,718,902
Aug-28	13,718,902	125,757	380,295	254,538	13,464,364
Sep-28	13,464,364	123,423	380,295	256,871	13,207,492
Oct-28	13,207,492	121,069	380,295	259,226	12,948,266
Nov-28	12,948,266	118,692	380,295	261,602	12,686,664
Dec-28	12,686,664	116,294	380,295	264,000	12,422,664
Jan-29	12,422,664	113,874	380,295	266,420	12,156,243
Feb-29	12,156,243	111,432	380,295	268,862	11,887,381
Mar-29	11,887,381	108,968	380,295	271,327	11,616,054
Apr-29	11,616,054	106,480	380,295	273,814	11,342,240
May-29	11,342,240	103,971	380,295	276,324	11,065,916
Jun-29	11,065,916	101,438	380,295	278,857	10,787,058
Jul-29	10,787,058	98,881	380,295	281,413	10,505,645
Aug-29	10,505,645	96,302	380,295	283,993	10,221,652
Sep-29	10,221,652	93,698	380,295	286,596	9,935,056
Oct-29	9,935,056	91,071	380,295	289,223	9,645,832
Nov-29	9,645,832	88,420	380,295	291,875	9,353,958
Dec-29	9,353,958	85,745	380,295	294,550	9,059,408
Jan-30	9,059,408	83,045	380,295	297,250	8,762,158
Feb-30	8,762,158	80,320	380,295	299,975	8,462,183
Mar-30	8,462,183	77,570	380,295	302,725	8,159,458
Apr-30	8,159,458	74,795	380,295	305,500	7,853,958
May-30	7,853,958	71,995	380,295	308,300	7,545,658
Jun-30	7,545,658	69,169	380,295	311,126	7,234,532
Jul-30	7,234,532	66,317	380,295	313,978	6,920,554
Aug-30	6,920,554	63,438	380,295	316,856	6,603,698

Monthly EMI Schedule for Term Loan

M/s Shivam Auto Center

Month	Opening O/s	Interest Paid	EMI	Principal Paid	Balance O/s
Sep-30	6,603,698	60,534	380,295	319,761	6,283,937
Oct-30	6,283,937	57,603	380,295	322,692	5,961,245
Nov-30	5,961,245	54,645	380,295	325,650	5,635,595
Dec-30	5,635,595	51,660	380,295	328,635	5,306,960
Jan-31	5,306,960	48,647	380,295	331,648	4,975,312
Feb-31	4,975,312	45,607	380,295	334,688	4,640,625
Mar-31	4,640,625	42,539	380,295	337,756	4,302,869
Apr-31	4,302,869	39,443	380,295	340,852	3,962,017
May-31	3,962,017	36,318	380,295	343,976	3,618,041
Jun-31	3,618,041	33,165	380,295	347,129	3,270,912
Jul-31	3,270,912	29,983	380,295	350,311	2,920,600
Aug-31	2,920,600	26,772	380,295	353,523	2,567,078
Sep-31	2,567,078	23,532	380,295	356,763	2,210,315
Oct-31	2,210,315	20,261	380,295	360,033	1,850,281
Nov-31	1,850,281	16,961	380,295	363,334	1,486,947
Dec-31	1,486,947	13,630	380,295	366,664	1,120,283
Jan-32	1,120,283	10,269	380,295	370,025	750,258
Feb-32	750,258	6,877	380,295	373,417	376,840
Mar-32	376,840	3,454	380,295	376,840	0

END OF REPORT

Contact Person	Sanjay Kumar Singh
Phone	9319974544